

Information to identify the case:

Debtor 1	Robin D. Smith	Social Security number or ITIN xxx-xx-4252
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-20653-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robin D. Smith

7/26/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robin D. Smith
 Debtor

Case No. 14-20653-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db	+Robin D. Smith, 12 Dearborn Ave, Browns Mills, NJ 08015-3652
515015937	+BANK OF AMERICA, N.A., P.O. BOX 660933, DALLAS, TX 75266-0933
515017490	+BANK OF AMERICA, N.A., FRANK J. MARTONE, P.C., 1455 BROAD STREET, BLOOMFIELD, NJ 07003-3068
514935581	+CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514809866	++CONGRESS COLLECTION, 28552 ORCHARD LAKE RD, STE 200, FARMINGTON HILLS MI 48334-2954 (address filed with court: Congress Collection Co, 24901 Northwestern Hwy Ste 300, Southfield, MI 48075)
514809868	+Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
518102386	U.S. Bank Trust National Association, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250
518102387	U.S. Bank Trust National Association, et. al., P.O. Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, et, P.O. Box 65250, Salt Lake City, UT 84165-0250
514901153	+VW CREDIT, INC., PO BOX 9013, ADDISON, TEXAS 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514809863	EDI: AMEREXPR.COM Jul 27 2019 04:28:00 American Express, PO BOX 3001, PO Box 981535, El Paso, TX 79998-1535
515031731	EDI: BECKLEE.COM Jul 27 2019 04:28:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514809864	+EDI: BANKAMER.COM Jul 27 2019 04:28:00 Bank Of America, N.a., ATTN: CORRESPONDENCE UNIT/CA6-919-02-4, Po Box 5170, Simi Valley, CA 93062-5170
514809865	+EDI: CAPITALONE.COM Jul 27 2019 04:28:00 Cap1/boscv, Po Box 30253, Salt Lake City, UT 84130-0253
514844661	+EDI: TSYS2.COM Jul 27 2019 04:28:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514809867	+EDI: TSYS2.COM Jul 27 2019 04:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
514809869	+EDI: RMSC.COM Jul 27 2019 04:28:00 Gecrb/jcp, ATTENTION: BANKRUPTCY, Po Box 103104, Roswell, GA 30076-9104
515041070	EDI: RMSC.COM Jul 27 2019 04:28:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
514809871	+E-mail/Text: vci.bkcy@vwccredit.com Jul 27 2019 01:09:24 Vw Credit Inc, NATIONAL BANKRUPTCY SERVICES, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	BANK OF AMERICA, N.A., P.O. BOX 660933, Dallas, TX 75266-0933
515041857*	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514809870	##+Nudelman, Klemm & Golub PC, 425 Eagle Rock Ave Ste 403, Roseland, NJ 07068-1787

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Jul 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Frank J. Martone on behalf of Creditor BANK OF AMERICA, N.A. bky@martonelaw.com
John M. Sommers on behalf of Creditor BANK OF AMERICA, N.A. JMSommers@KTLBSLAW.com, ktlbslaw@aol.com
Lee Martin Perlman on behalf of Debtor Robin D. Smith ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Melissa N. Licker on behalf of Creditor U.S. Bank Trust National Association, et. al. NJ_ECF_Notices@mccalla.com
Melissa N. Licker on behalf of Creditor U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2018-PM26 NJ_ECF_Notices@mccalla.com
R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2018-PM26 bankruptcy@feinsuch.com

TOTAL: 9